

REFERENCE

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance which could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for the private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large scale participation of the federal government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program which, over a period of time, could be made available on a nationwide basis through the cooperative effort of the federal government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdictions by considering the hazard of flood when rendering decisions on the future use of such land, thus minimizing damage caused by flooding.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their flood-prone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps, which are provided to communities for carrying out their responsibilities. The maps are also used by insurance producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, conform their flood business to their normal business practices for other lines of insurance. Many producers have elected to move or place their flood policies with one or more of the WYO Companies they represent.

In brief, the producer has the following options:

- Place all business with one or more WYO Companies;
- Place business with both the NFIP directly and with one or more WYO Companies; or
- Continue to place all flood insurance directly with the NFIP (referred to as "NFIP direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties—WYO companies, the National Flood Insurance Program's Bureau and Statistical Agent, the NFIP Servicing Agent, insurance agents and adjusters—comply.

A. WYO Companies

Agents and adjusters servicing flood insurance business through one of the Write Your Own (WYO) companies should direct questions and requests for technical assistance to the WYO Company itself. If the WYO Company needs technical assistance, then it will contact its Program Coordinator at the NFIP's Bureau and

Statistical Agent. If the Program Coordinator, with the assistance of technical experts at the Bureau, cannot provide the needed assistance, the Bureau will direct the inquiry to FEMA for an answer. ■

B. NFIP Servicing Agent (NFIP Direct)

Agents and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for the answer to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer. ■

C. Special Direct Facility

Agents and adjusters serving flood insurance policies identified as targeted repetitive loss properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Repetitive Loss section of this manual for more information.

DIRECT PROGRAM REFERENCE AND RESOURCE GUIDE

Agents/producers writing with the Direct Program should send all correspondence to the addresses listed below. Write Your Own company agents should call their company's flood service desk first for information.

CORRESPONDENCE TYPE	MAILING ADDRESS	CONTACT NUMBERS*
Applications (not Submit-for Rate)	Flood Service Center P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
Endorsements Cancellations	Flood Service Center P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
Submit-for-Rate Applications (See pages RATE 23-24) Targeted Repetitive Loss Properties Underpayment Letters Underwriting Inquiries and Issues All Other Inquiries	Flood Service Center P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
Renewal Premiums (with premium payments) Expiration Notices (with premium payments)	Flood Payment Center P.O. Box 105656 Atlanta, GA 30348-5656	Phone 1-800-638-6620 Fax 1-800-742-3148
Notices of Loss Written Claims Inquiries All Other Claims Correspondence	Flood Service Center P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
Overnight Express Deliveries Certified Mail	Covansys Attn: Flood Service Center 13401 W. 98th St. Lenexa, KS 66215	_____

*TDD 1-800-447-9487

ADDITIONAL REFERENCES AND RESOURCES

TOPIC	MAILING/WEBSITE ADDRESSES	TELEPHONE AND FAX NUMBERS
CBRS Areas - Map Panel Listing	www.fema.gov/nfip	N/A
Community Status Book	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 www.fema.gov/nfip	1-800-358-9616 Fax: 1-800-358-9620
NFIP Marketing & Advertising Update (monthly)	www.fema.gov/nfip	N/A
Flood Insurance Manual & Producer's Edition	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 www.fema.gov/nfip	1-800-358-9616 Fax: 1-800-358-9620
Flood Zone Determination Companies (list)	www.fema.gov/nfip	N/A
Lead Referral Program Sign-up Form	www.fema.gov/nfip	1-800-720-1093
Maps and Q3 Data	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://msc.fema.gov	1-800-358-9616 Fax: 1-800-358-9620
Rating Software Information (list)	www.fema.gov/nfip	N/A
Supply Order Forms Claims & Underwriting Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	1-800-480-2520 Fax: 1-301-362-5335
Training on Flood Insurance	www.fema.gov/nfip	Your NFIP Regional Office (see list on following pages)
Write Your Own (WYO) Companies (list)	www.fema.gov/nfip	1-800-480-2520 Item #073 Choice Is Yours

Telecommunication Device for the Deaf (TDD) 1-800-447-9487

**NATIONAL FLOOD INSURANCE PROGRAM
BUREAU AND STATISTICAL AGENT**

REGIONAL OFFICES

The National Flood Insurance Program's Bureau and Statistical Agent operates 10 regional offices within the continental United States.

The primary function of the regional office is lender and producer training through workshops and individual visits. Other services provided by the regional office are similar to those provided by an insurance company field office.

The regional offices do not handle processing nor do they have policy files at their locations; however, the regional staff may be able to assist with problems and answer questions of a general nature.

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

TERRITORY

Region I

Suite 200
140 Wood Road
Braintree, MA 02184
(781) 848-1908
(781) 356-4142 (fax)

Thomas Gann
Manager

Connecticut, Maine, Massachusetts,
New Hampshire, Rhode Island,
Vermont

Region II

Suite 600
33 Wood Avenue, South
Iselin, NJ 08830
(732) 603-3875
(732) 321-6562 (fax)

Melanie Graham
Manager

New Jersey, New York

Region III

Building T, Suite 13
1930 East Marlton Pike
Cherry Hill, NJ 08003-4219
(856) 489-4003
(856) 751-2817 (fax)

Richard Sobota, CPCU
Manager

Delaware, District of Columbia,
Maryland, Pennsylvania, Virginia,
West Virginia

Region IV

Suite 200
1532 Dunwoody Village Parkway
Dunwoody, GA 30338
(770) 396-9117
(770) 396-7730 (fax)

Roger Widdifield
Manager

Alabama, Georgia, Kentucky,
Mississippi, North Carolina, South
Carolina, Tennessee

Region IV – Tampa Office

Suite 300
8875 Hidden River Parkway
Tampa, FL 33637
(813) 975-7451
(813) 975-7471 (fax)

Lynne Magel
Program Specialist

Florida

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

Region V

Suite 209
1111 E. Warrenville Road
Naperville, IL 60563
(630) 577-1407
(630) 577-1437 (fax)

Region VI

Suite 108
15835 Park Ten Place
Houston, TX 77084
(281) 829-6880
(281) 829-6879 (fax)

Region VII

The Courtyard
Suite 13-B
601 North Mur-Len Road
Olathe, KS 66062-5445
(913) 780-4238 or -4247
(913) 780-4368 (fax)

Region VIII

Suite 300
2801 Youngfield Street
Golden, CO 80401
(303) 275-3475
(303) 275-3471 (fax)

Region IX

Suite 103
1532 Eureka Road
Roseville, CA 95661
(916) 780-7889
(916) 780-7905 (fax)

Region X

Suite 108
19125 Northcreek Parkway
Bothell, WA 98011
(425) 488-5820
(425) 488-5011 (fax)

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

Richard Slevin
Manager

Diana Herrera
Manager

Dean Ownby, CPCU
Manager

Norman Ashford, CPCU
Manager

Edie Lohmann
Manager

Leslie Melville
Manager

TERRITORY

Illinois, Indiana, Michigan, Minnesota,
Ohio, Wisconsin

Arkansas, Louisiana, New Mexico,
Oklahoma, Texas. Interim basis:
Puerto Rico, Virgin Islands

Iowa, Kansas, Missouri, Nebraska

Colorado, Montana, North Dakota,
South Dakota, Utah, Wyoming

Arizona, California, Guam, Hawaii,
Nevada

Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL--This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY--Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN--Public reporting burden for the collection of information entitled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response, excluding the V-Zone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send completed forms to this address.**

PRIVACY ACT--The information requested is necessary to process these forms for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. Furnishing the information is voluntary. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to agents, and mortgagees named on policies.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
81-16	Application for Flood Insurance (New)	12.00 Minutes
81-16	Application for Flood Insurance (Renewal)	7.50 Minutes
81-17	Cancellation/Nullification Request	7.50 Minutes
81-18	General Change Endorsement (w/Premium)	9.00 Minutes
81-18	General Change Endorsement (w/o Premium)	9.00 Minutes
81-25	V-Zone Risk Factor Rating	6.00 Hours
81-67	Preferred Risk Application	15.00 Minutes